

STERN & EISENBERG, PC
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WARRINGTON, PENNSYLVANIA 18976
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(COUNSEL FOR RESPONDENT)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:

Diana M Onifer
Michael S Onifer
Debtor

Chapter 13

Case No. 16-22349-TPA

Related to Document No. 61 , 69,

DECLARATION

I, Hugh Russell, declare as follows:

1. I am an authorized signer for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its Individual Capacity but Solely as Trustee for BCAT 2014-4TT (“Respondent”), and I am familiar with Respondent’s business records relating to this loan account.
2. Respondent has adjusted its records to remove the attorney’s fees incurred on August 12, 2016 in the amount of \$500.00, and a foreclosure fee incurred on June 7, 2016 in the amount of \$470.00 as listed on the Notice of Post-Petition Mortgage Fees, Expenses, and Charges on September 13, 2016.
3. Respondent has adjusted its records to move the foreclosure costs incurred on June 7, 2016 and June 21, 2016 in the amount of \$3,732.05 from the post-petition history to the pre-petition history, as these costs are appropriate pre-petition foreclosure costs.

4. Attached as Exhibit "A" is a full payment history from the inception of the loan reflecting the removal/adjustment of the disallowed fees, expenses, and charges.

12/22/17

Date



Printed Name: Hugh Russell

Title: Bkruptcy Case Manager

Shellpoint Mortgage Servicing

Loan History Summary

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<u>Loan ID</u>	<u>Borrower Name</u>
[REDACTED]	Diana M Onifer

Trans Date Eff Date	Due Date	Trans Desc	Rev Code	Trans Flag	Amount	Principal Amount	Interest Amount	Escrow Amount	Late Charge Amount	Unappl. Balance	Money Type
12/20/17	09/01/14	Court Costs Pmt	0	0	(100.00)	74,853.52		(11,041.93)		258.46	\$163.36 Lockbox
12/20/17	09/01/14	Legal Cost Pmt	0	0	(470.00)	74,853.52		(11,041.93)		258.46	\$163.36 Lockbox
12/20/17	09/01/14	Postponment Fee Pmt	0	0	100.00	74,853.52		(11,041.93)		258.46	\$163.36 Lockbox
12/20/17	09/01/14	Auctioneer Cost Pmt	0	0	470.00	74,853.52		(11,041.93)		258.46	\$163.36 Lockbox
12/14/17	09/01/14	Postponment Fee Disb	0	0	(100.00)	74,853.52		(11,041.93)		258.46	\$163.36 Check
		Check # 201575			Payee: KML LAW GROUP, P.C. Batch ID: 10217						
					Invoice Number: 00448000						
12/13/17	12/08/17	Hazard Disb	0	0	(860.00)	74,853.52	(860.00)	(11,041.93)		258.46	\$163.36 None
					Payee: NATIONWIDE INS PHILADELPHIA Batch ID: 8923						
12/13/17	09/01/14	Property Inspection Dist	0	0	(13.00)	74,853.52		(10,181.93)		258.46	\$163.36 ACH
					Payee: CYPREXX SERVICES Batch ID: 8970						
					Invoice Number: 7093859						
11/29/17	09/01/14	Client Auth Expense Dis	0	0	(1.90)	74,853.52		(10,181.93)		258.46	\$163.36 ACH
					Payee: TRANS UNION LLC Batch ID: 1269						
					Invoice Number: 803703						
11/29/17	09/01/14	Client Auth Expense Dis	0	0	(1.90)	74,853.52		(10,181.93)		258.46	\$163.36 ACH
					Payee: TRANS UNION LLC Batch ID: 1269						
					Invoice Number: 803702						
11/29/17	09/01/14	Client Auth Expense Dis	0	0	(1.90)	74,853.52		(10,181.93)		258.46	\$163.36 ACH
					Payee: TRANS UNION LLC Batch ID: 1269						
					Invoice Number: 763025						
11/29/17	09/01/14	Client Auth Expense Dis	0	0	(1.90)	74,853.52		(10,181.93)		258.46	\$163.36 ACH
					Payee: TRANS UNION LLC Batch ID: 1269						
					Invoice Number: 763024						
11/29/17	09/01/14	Client Auth Expense Dis	0	0	(1.90)	74,853.52		(10,181.93)		258.46	\$163.36 ACH
					Payee: TRANS UNION LLC Batch ID: 1269						
					Invoice Number: 733524						

Loan History Summary

<u>Loan ID</u>	<u>Borrower Name</u>
[REDACTED]	Diana M Onifer

Trans Date Eff Date	Due Date	Trans Desc	Rev Code	Trans Flag	Trans Amount	Principal Amount	Principal Balance	Interest Amount	Escrow Amount	Escrow Balance	Late Charge Amount	Unappl. Balance	Money Type
11/29/17	09/01/14	Client Auth Expense Dis	0 0		(1.90)		74,853.52			(10,181.93)		258.46	\$163.36 ACH
					Payee: TRANS UNION LLC Batch ID: 1269								
					Invoice Number: 733525								
11/29/17 03/31/17	08/01/14	Regular Payment	0 0		512.42	129.69	74,853.52	382.73		(10,181.93)		258.46	\$163.36 Prepetition
11/29/17 03/31/17	07/01/14	Regular Payment	0 0		512.42	129.03	74,983.21	383.39		(10,181.93)		258.46	\$163.36 Prepetition
11/29/17	07/01/14	Prepetition Unapplied P	0 0		(1,024.84)		75,112.24			(10,181.93)		258.46	\$163.36 Prepetition
11/28/17 11/27/17	07/01/14	Prepetition Unapplied P	0 0		716.01		75,112.24			(10,181.93)		258.46	\$1,188.20 Trustee Check
11/21/17	07/01/14	Inv Loan Purchase	0 0		0.00		75,112.24			(10,181.93)		258.46	\$472.19 None
11/21/17	07/01/14	Investor Loan Sale	0 0		0.00		75,112.24			(10,181.93)		258.46	\$472.19 None
11/06/17	07/01/14	Property Inspection Dis	0 0		(13.00)		75,112.24			(10,181.93)		258.46	\$472.19 ACH
					Payee: CYPREXX SERVICES Batch ID: 19742								
					Invoice Number: 6973169								
11/03/17	07/01/14	BPO Disb	0 0		(1.40)		75,112.24			(10,181.93)		258.46	\$472.19 ACH
					Payee: Proteck Valuation Services Batch ID: 19326								
					Invoice Number: IA28716								
11/03/17	07/01/14	BPO Disb	0 0		(1.40)		75,112.24			(10,181.93)		258.46	\$472.19 ACH
					Payee: Diana M Onifer Batch ID: 19314								
					Invoice Number: IA28466								
11/03/17	07/01/14	BPO Disb	0 0		(1.40)		75,112.24			(10,181.93)		258.46	\$472.19 ACH
					Payee: Proteck Valuation Services Batch ID: 19256								
					Invoice Number: IA28079								
10/31/17	07/01/14	Attorney Cost - OL Pmt	0 0		(500.00)		75,112.24			(10,181.93)		258.46	\$472.19 None
10/31/17	07/01/14	Attorney Cost Pmt	0 0		500.00		75,112.24			(10,181.93)		258.46	\$472.19 None
10/31/17 03/31/17	06/01/14	Regular Payment	0 0		512.42	128.38	75,112.24	384.04		(10,181.93)		258.46	\$472.19 Prepetition

Loan ID **Diana M Onifer**

Loan History Summary

<u>Loan ID</u>	<u>Borrower Name</u>
[REDACTED]	Diana M Onifer

Trans Date Eff Date	Due Date	Trans Desc	Rev Code	Trans Flag	Trans Amount	Principal Amount	Interest Balance	Escrow Amount	Late Charge Amount	Unappl. Balance	Money Type
08/25/17	03/01/14	Property Inspection Dist	0 0		(13.00)	75,621.86		(9,142.57)		258.46	\$494.37 ACH
					Payee: CYPREXX SERVICES Batch ID: 21703						
					Invoice Number: 6704481						
08/09/17	03/01/14	BPO Disb	0 0		(1.40)	75,621.86		(9,142.57)		258.46	\$494.37 ACH
					Payee: Proteck Valuation Services Batch ID: 5067						
					Invoice Number: IA27732						
08/03/17	03/01/14	BPO Disb	0 0		(265.00)	75,621.86		(9,142.57)		258.46	\$494.37 ACH
					Payee: ASSETVAL Batch ID: 870						
					Invoice Number: SHP0056101						
07/10/17	03/01/14	Property Inspection Dist	0 0		(13.00)	75,621.86		(9,142.57)		258.46	\$494.37 ACH
					Payee: CYPREXX SERVICES Batch ID: 21073						
					Invoice Number: 6591307						
06/30/17 03/31/17	02/01/14	Regular Payment	0 0		512.42	125.79	75,621.86	386.63	(9,142.57)	258.46	\$494.37 Prepetition
06/30/17 03/31/17	01/01/14	Regular Payment	0 0		512.42	125.15	75,747.65	387.27	(9,142.57)	258.46	\$494.37 Prepetition
06/30/17	01/01/14	Prepetition Unapplied P	0 0		(1,024.84)	75,872.80		(9,142.57)		258.46	\$494.37 Prepetition
06/30/17	01/01/14	Prepetition Unapplied P	0 0		1,009.69	75,872.80		(9,142.57)		258.46	\$1,519.21 Prepetition
06/16/17	01/01/14	Property Inspection Dist	0 0		(13.00)	75,872.80		(9,142.57)		258.46	\$509.52 ACH
					Payee: CYPREXX SERVICES Batch ID: 9679						
					Invoice Number: 6539303						
05/31/17 03/31/17	12/01/13	Regular Payment	0 0		512.42	124.52	75,872.80	387.90	(9,142.57)	258.46	\$509.52 Other
05/31/17	12/01/13	Prepetition Unapplied P	0 0		(512.42)	75,997.32		(9,142.57)		258.46	\$509.52 Prepetition
05/31/17	12/01/13	Prepetition Unapplied P	0 0		1,021.94	75,997.32		(9,142.57)		258.46	\$1,021.94 Trustee Check
05/10/17	12/01/13	BPO Disb	0 0		(5.50)	75,997.32		(9,142.57)		258.46	\$0.00 ACH
					Payee: Proteck Valuation Services Batch ID: 32713						
					Invoice Number: IA25158						

Borrower Name
Diana M Onifer

Loan ID **Diana M Onifer**

<u>Loan ID</u>	<u>Borrower Name</u>
[REDACTED]	Diana M Onifer

Trans Date Eff Date	Due Date	Trans Desc	Rev Code	Trans Flag	Amount	Principal Amount	Interest Balance	Escrow Amount	Late Charge Balance	Unappl. Balance	Money Type	
07/28/16	02/01/13	Occ Prop Insp Assess	0	0	(25.50)	77,208.25		(8,425.80)	917.35	\$0.00	None	
07/28/16	02/01/13	Property Inspection Wai	0	0	25.50	77,208.25		(8,425.80)	917.35	\$0.00	None	
07/11/16	02/01/13	New Loan	0	0	0.00	77,208.25		(8,425.80)	917.35	\$0.00	None	
06/28/16	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(8,425.80)	0.00	\$0.00	None	
06/27/16	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(8,425.80)	0.00	\$0.00	None	
06/21/16	02/01/13	FC Costs Assess	0	0	(250.00)	77,208.25		(8,425.80)	0.00	\$0.00	None	
06/16/16	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(8,425.80)	(28.98)	0.00	\$0.00	None
06/14/16	02/01/13	BPO Assess	0	0	(125.00)	77,208.25		(8,425.80)	0.00	\$0.00	None	
06/07/16	02/01/13	Auctioneer Cost Assess	0	0	(470.00)	77,208.25		(8,425.80)	0.00	\$0.00	None	
06/07/16	02/01/13	FC Costs Assess	0	0	(145.00)	77,208.25		(8,425.80)	0.00	\$0.00	None	
06/07/16	02/01/13	FC Costs Assess	0	0	(62.05)	77,208.25		(8,425.80)	0.00	\$0.00	None	
06/02/16	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(8,425.80)	0.00	\$0.00	None	
05/26/16	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(8,425.80)	0.00	\$0.00	None	
05/26/16	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(8,425.80)	0.00	\$0.00	None	
05/24/16	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(8,425.80)	0.00	\$0.00	None	
05/16/16	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(8,425.80)	(28.98)	0.00	\$0.00	None
05/05/16	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(8,425.80)	0.00	\$0.00	None	
04/25/16	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(8,425.80)	0.00	\$0.00	None	
04/25/16	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(8,425.80)	0.00	\$0.00	None	
04/18/16	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(8,425.80)	(28.98)	0.00	\$0.00	None
04/04/16	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(8,425.80)	0.00	\$0.00	None	
04/04/16	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(8,425.80)	0.00	\$0.00	None	
03/16/16	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(8,425.80)	0.00	\$0.00	None	
03/16/16	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(8,425.80)	(28.98)	0.00	\$0.00	None
03/10/16	04/01/16	City Tax Bill 1	0	0	(594.21)	77,208.25	(594.21)	(8,425.80)	0.00	\$0.00	None	
03/08/16	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(7,831.59)	0.00	\$0.00	None	
03/02/16	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(7,831.59)	0.00	\$0.00	None	
03/02/16	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(7,831.59)	0.00	\$0.00	None	
02/29/16	02/01/13	FC Costs Assess	0	0	(2,500.00)	77,208.25		(7,831.59)	0.00	\$0.00	None	
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(400.00)	77,208.25		(7,831.59)	0.00	\$0.00	None	
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(150.00)	77,208.25		(7,831.59)	0.00	\$0.00	None	

Loan History Summary

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[REDACTED]	Diana M Onifer

Trans Date Eff Date	Due Date	Trans Desc	Rev Code	Trans Flag	Amount	Principal Amount	Interest Balance	Escrow Amount	Late Charge Amount	Unappl. Balance	Money Type
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(10.00)	77,208.25		(7,831.59)		0.00	\$0.00 None
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(10.00)	77,208.25		(7,831.59)		0.00	\$0.00 None
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(284.00)	77,208.25		(7,831.59)		0.00	\$0.00 None
02/29/16	02/01/13	Skip Trace - OL Assess	0	0	(2.25)	77,208.25		(7,831.59)		0.00	\$0.00 None
02/29/16	02/01/13	Skip Trace - OL Assess	0	0	(85.00)	77,208.25		(7,831.59)		0.00	\$0.00 None
02/16/16	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(7,831.59)	(28.98)	0.00	\$0.00 None
02/12/16	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(7,831.59)		0.00	\$0.00 None
02/12/16	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(7,831.59)		0.00	\$0.00 None
01/18/16	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(7,831.59)	(28.98)	0.00	\$0.00 None
12/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(7,831.59)	(28.98)	0.00	\$0.00 None
12/10/15	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(7,831.59)		0.00	\$0.00 None
12/10/15	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(7,831.59)		0.00	\$0.00 None
12/10/15	02/01/13	Tax Penalty Assess	0	0	(1.18)	77,208.25		(7,831.59)		0.00	\$0.00 None
11/25/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(7,831.59)		0.00	\$0.00 None
11/25/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(7,831.59)		0.00	\$0.00 None
11/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(7,831.59)	(28.98)	0.00	\$0.00 None
11/13/15	12/01/15	Hazard Disb	0	0	(836.00)	77,208.25	(836.00)	(7,831.59)		0.00	\$0.00 None
10/26/15	02/01/13	Property Pres - OL Ass	0	0	(65.00)	77,208.25		(6,995.59)		0.00	\$0.00 None
10/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(6,995.59)	(28.98)	0.00	\$0.00 None
10/02/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(6,995.59)		0.00	\$0.00 None
10/02/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(6,995.59)		0.00	\$0.00 None
09/23/15	02/01/13	BPO Assess	0	0	(105.00)	77,208.25		(6,995.59)		0.00	\$0.00 None
09/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(6,995.59)	(28.98)	0.00	\$0.00 None
09/02/15	09/01/15	Duplicate Tax Bill Asses	0	0	(5.00)	77,208.25		(6,995.59)		0.00	\$0.00 None
08/27/15	09/01/15	Irrigation Dist Tax Bill	1	0	(1,016.21)	77,208.25	(1,016.21)	(6,995.59)		0.00	\$0.00 None
08/25/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,979.38)		0.00	\$0.00 None
08/25/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,979.38)		0.00	\$0.00 None
08/17/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(5,979.38)	(28.98)	0.00	\$0.00 None
07/23/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,979.38)		0.00	\$0.00 None
07/23/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,979.38)		0.00	\$0.00 None
07/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(5,979.38)	(28.98)	0.00	\$0.00 None

Loan History Summary

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	Diana M Onifer

Trans Date Eff Date	Due Date	Trans Desc	Rev Code	Trans Flag	Trans Amount	Principal Amount	Interest Balance	Escrow Amount	Late Charge Balance	Unappl. Balance	Money Type	
06/25/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,979.38)	0.00	\$0.00	None	
06/25/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,979.38)	0.00	\$0.00	None	
06/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(5,979.38)	(28.98)	0.00	\$0.00	None
05/27/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,979.38)	0.00	\$0.00	None	
05/27/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,979.38)	0.00	\$0.00	None	
05/18/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(5,979.38)	(28.98)	0.00	\$0.00	None
04/23/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,979.38)	0.00	\$0.00	None	
04/23/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,979.38)	0.00	\$0.00	None	
04/23/15	02/01/13	Property Inspection Ass	0	0	(65.00)	77,208.25		(5,979.38)	0.00	\$0.00	None	
04/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(5,979.38)	(28.98)	0.00	\$0.00	None
04/03/15	04/01/15	BPO Assess	0	0	(95.00)	77,208.25		(5,979.38)	0.00	\$0.00	None	
03/31/15	04/01/15	City Tax Bill	1	0	(594.21)	77,208.25	(594.21)	(5,979.38)	0.00	\$0.00	None	
03/26/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
03/26/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,385.17)	0.00	\$0.00	None	
03/23/15	02/01/13	Prior Servicer Cost Ass	0	0	3,019.80	77,208.25		(5,385.17)	0.00	\$0.00	None	
03/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(5,385.17)	(28.98)	0.00	\$0.00	None
02/27/15	02/01/13	Auctioneer Cost Assess	0	0	(495.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
02/27/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
02/27/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,385.17)	0.00	\$0.00	None	
02/27/15	02/01/13	FC Costs Assess	0	0	(175.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
02/27/15	02/01/13	FC Costs Assess	0	0	(175.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
02/27/15	02/01/13	FC Costs Assess	0	0	(250.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
02/27/15	02/01/13	FC Costs Assess	0	0	(175.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
02/16/15	02/01/13	Late Charge Assess	0	0	(28.98)	77,208.25		(5,385.17)	(28.98)	0.00	\$0.00	None
01/26/15	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
01/26/15	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,385.17)	0.00	\$0.00	None	
12/31/14	02/01/13	Property Inspection Ass	0	0	(15.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
12/31/14	02/01/13	Property Inspection Ass	0	0	(1.50)	77,208.25		(5,385.17)	0.00	\$0.00	None	
12/08/14	02/01/13	Prior Servicer Cost Ass	0	0	(3,779.00)	77,208.25		(5,385.17)	0.00	\$0.00	None	
12/04/14	02/01/13	Late Charge Waive	0	0	(424.69)	77,208.25		(5,385.17)	(424.69)	0.00	\$0.00	None

Shelppoint Mortgage Servicing
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Loan History Summary

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\$2,354.73

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\$7,381.25 (\$5,656.76)

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\$28,117.07

**Shelfpoint Mortgage Servicing
Loan History Summary**

ACCT#	TRNTYP	TRNDTE	TRNDUE	BYDPMT	TRNAMT	TRNINT	ADNPMT	TRNPRN	TRNPBL	TRNINS	TRNESC	TRNEBL	TRNLTC	TRNLCB	TRPTPY	TRPPBL	LTCANP	INVBAL	INVANP	TRNESV
	555	12/6/2012	9/1/2012	0	-32.01	0	0	0	77675.62	0	-32.01	-578.93	0	-280.71	0	0	0	0	0	0
	10	12/31/2012	10/1/2012	0	724.52	396.47	0	115.95	77675.62	0	200.64	-610.94	0	-280.71	11.46	0	-28.52	0	0	0
	10	12/31/2012	11/1/2012	0	724.52	395.88	0	116.54	77559.67	0	200.64	-410.3	0	-309.23	11.46	11.46	-28.52	0	0	0
	20	12/31/2012	11/1/2012	0	28.52	0	0	0	77443.13	0	0	-209.66	0	-337.75	0	22.92	0	0	0	0
	555	1/7/2013	11/1/2012	0	-32.01	0	0	0	77443.13	0	-32.01	-209.66	0	-309.23	0	22.92	0	0	0	0
	20	1/10/2013	11/1/2012	0	-28.52	0	0	0	77443.13	0	0	-241.67	0	-309.23	0	22.92	0	0	0	0
	40	1/10/2013	10/1/2012	0	-724.52	-395.88	0	-116.54	77443.13	0	-200.64	-241.67	0	-337.75	-11.46	22.92	28.52	0	0	0
	40	1/10/2013	9/1/2012	0	-724.52	-396.47	0	-115.95	77559.67	0	-200.64	-442.31	0	-309.23	-11.46	11.46	28.52	0	0	0
	10	1/15/2013	10/1/2012	0	781.56	396.47	0	115.95	77675.62	0	200.64	-642.95	0	-280.71	68.5	0	-28.52	0	0	0
	40	1/23/2013	9/1/2012	0	-781.56	-396.47	0	-115.95	77559.67	0	-200.64	-442.31	0	-309.23	-68.5	68.5	28.52	0	0	0
	555	2/6/2013	9/1/2012	0	-31.43	0	0	0	77675.62	0	-31.43	-642.95	0	-280.71	0	0	0	0	0	0
	946	2/8/2013	10/1/2012	0	28.52	0	0	0	77675.62	0	0	-674.38	0	-280.71	0	0	-28.52	0	0	0
	946	2/8/2013	11/1/2012	0	28.52	0	0	0	77675.62	0	0	-674.38	0	-309.23	0	0	-28.52	0	0	0
	946	2/8/2013	12/1/2012	0	28.98	0	0	0	77675.62	0	0	-674.38	0	-337.75	0	0	-28.98	0	0	0
	946	2/8/2013	1/1/2013	0	28.98	0	0	0	77675.62	0	0	-674.38	0	-366.73	0	0	-28.98	0	0	0
	946	2/19/2013	2/1/2013	0	28.98	0	0	0	77675.62	0	0	-674.38	0	-395.71	0	0	-28.98	0	0	0
	10	2/25/2013	10/1/2012	0	713.06	396.47	0	115.95	77675.62	0	200.64	-674.38	0	-424.69	0	0	0	0	0	0
	10	2/25/2013	11/1/2012	0	713.06	395.88	0	116.54	77559.67	0	200.64	-473.74	0	-424.69	0	0	0	0	0	0
	10	2/25/2013	12/1/2012	0	724.52	395.28	0	117.14	77443.13	0	212.1	-273.1	0	-424.69	0	0	0	0	0	0
	10	2/28/2013	1/1/2013	0	724.52	394.68	0	117.74	77325.99	0	212.1	-61	0	-424.69	0	0	0	0	0	0
	555	3/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	151.1	0	-424.69	0	0	0	0	0	0
	592	3/27/2013	1/1/2013	0	-594.21	0	0	0	77208.25	0	-594.21	119.67	0	-424.69	0	0	0	0	0	0
	555	4/4/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-474.54	0	-424.69	0	0	0	0	0	0
	555	5/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-505.97	0	-424.69	0	0	0	0	0	0
	555	6/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-537.4	0	-424.69	0	0	0	0	0	0
	555	7/5/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-568.83	0	-424.69	0	0	0	0	0	0
	555	8/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-600.26	0	-424.69	0	0	0	0	0	0
	594	8/13/2013	1/1/2013	0	-988	0	0	0	77208.25	0	-988	-631.69	0	-424.69	0	0	0	0	0	0
	555	9/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-1619.69	0	-424.69	0	0	0	0	0	0
	555	10/4/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-1651.12	0	-424.69	0	0	0	0	0	0
	555	11/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-1682.55	0	-424.69	0	0	0	0	0	0
	520	11/25/2013	1/1/2013	0	-846	0	0	0	77208.25	0	-846	-1713.98	0	-424.69	0	0	0	0	0	0
	555	12/5/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-2559.98	0	-424.69	0	0	0	0	0	0
	555	1/7/2014	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-2591.41	0	-424.69	0	0	0	0	0	0
	555	2/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-2622.84	0	-424.69	0	0	0	0	0	0
	555	3/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-2653.65	0	-424.69	0	0	0	0	0	0
	555	4/4/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-2684.46	0	-424.69	0	0	0	0	0	0
	592	4/18/2014	1/1/2013	0	-594.21	0	0	0	77208.25	0	-594.21	-2715.27	0	-424.69	0	0	0	0	0	0
	555	5/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3309.48	0	-424.69	0	0	0	0	0	0
	555	6/5/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3340.29	0	-424.69	0	0	0	0	0	0
	555	7/7/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3371.1	0	-424.69	0	0	0	0	0	0
	555	8/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3401.91	0	-424.69	0	0	0	0	0	0
	555	9/5/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3432.72	0	-424.69	0	0	0	0	0	0
	594	9/11/2014	1/1/2013	0	-1002.21	0	0	0	77208.25	0	-1002.21	-3463.53	0	-424.69	0	0	0	0	0	0
	555	10/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-4465.74	0	-424.69	0	0	0	0	0	0
	555	11/6/2014	1/1/2013	0	-61.62	0	0	0	77208.25	0	-61.62	-4496.55	0	-424.69	0	0	0	0	0	0
	520	11/10/2014	1/1/2013	0	-827	0	0	0	77208.25	0	-827	-4558.17	0	-424.69	0	0	0	0	0	0

All Transactions as of 12/22/2017